

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Edward R. Christini
Myrlann L. Christini
Debtors

Case No. 16-00746-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jul 16, 2021

User: AutoDocket
Form ID: 3180W

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Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2021:

Recip ID db/jdb	Recipient Name and Address
cr	Edward R. Christini, Myrlann L. Christini, 1230 Bishop Avenue, Oberlin, PA 17113-1101
cr	+ BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038-2480
cr	+ FV-I, Inc. in trust for Morgan Stanley Mortgage Ca, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
cr	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, The Law Offices of Michelle Ghidotti, 5120 E. La Palma, Suite 206, Anaheim Hills, CA 92807-2091
4755902	Accounts Recovery Bureau, Inc., Acct No 131544464 et al, P.O. Box 6768, Reading, PA 19610-0768
4755903	Ameritox, Acct No 7121222681, P.O. Box 402166, Atlanta, GA 30384-2166
4755904	Arcadia Recovery Bureau, LLC, Acct No 160117587, P.O. Box 70256, Philadelphia, PA 19176-0256
4906151	+ BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038, 9 75038-2480
4755906	+ Bureau of Account Management, Acct No 26716736 et al, 3607 Rosemont Avenue, Camp Hill, PA 17011-6904
4755907	Central Credit Services, Acct No 3914, 20 Corporate Hills Drive, St. Charles, KS 66301
4755908	Commerical Acceptance, Acct No 9001, 4807 Jonestown Road, Suite 247, Harrisburg, PA 17109-1744
4755909	Computer Credit Inc, Acct No 100182607 et al, 640 West Fourth Street, P.O. Box 5238, Winston Salem, NC 27113-5238
4755911	+ CrediTech, Acct No 3284 9, 50 North 7th Street, Bangor, PA 18013-1731
4755914	+ EMPI, Acct No 5040953, 599 Cardigan Road, Saint Paul, MN 55126-3965
4755913	+ Emily W. Matlin, D.O., Acct No 10924, 4824 Londonderry Road, Harrisburg, PA 17109-5245
4755916	Family Practice Center, PC, Acct No 1007631, 7 Dock Hill Road, Middleburg, PA 17842-8910
4755917	+ Federal Loan Servicing, Acct No 3935 7800 FD0, P.O. Box 60610, Harrisburg, PA 17106-0610
4755918	+ Hamilton Health Center, Acct No 100043244, 110 South 17th Street, Harrisburg, PA 17104-1123
4755919	+ Harrisburg Gastroenterology, Acct No 99494, 4760 Union Deposit Road, Suite 100, Harrisburg, PA 17111-3744
4755920	+ Heritage Medical Group, Acct No 384113, PA Neurological Associates, 110 Lowther Street, Lemoyne, PA 17043-2012
4755922	Linebarger Goggan Blair, Acct No 6412665, P.O. Box 90128, Harrisburg, PA 17109-0128
4755923	+ Mazitti & Sullivan Counseling, Acct No 2409, 3207 North Front Street, Harrisburg, PA 17110-1311
4755924	Medical Arts Allergy, Acct No 15277, 220 Wilson Street, Suite 200, Carlisle, PA 17013-3697
4755927	+ Orthopedic Institute of PA, Acct No 121304, 3399 Trindle Road, Camp Hill, PA 17011-2286
4755926	+ Orthopedic Institute of PA, Acct No 207880, 3399 Trindle Road, Camp Hill, PA 17011-2286
4755928	+ PA Counseling Services, Inc., Acct No 109793, 200 North 7th Street, Lebanon, PA 17046-5040
4755935	+ PPL Electric Utilities, Acct No 29330-63017, 2 North 9th Street, Allentown, PA 18101-1139
4755931	Pinnacle Health Emergency Dept, Acct No PH1 1261069, P.O. Box 8500-55168, Philadelphia, PA 19178-5168
4755930	Pinnacle Health Emergency Dept, Acct No PH2 2141714, P.O. Box 8500-55168, Philadelphia, PA 19178-5168
4755933	Pinnacle Health Hospitals, Acct No 408553, P.O. Box 2353, Harrisburg, PA 17105-2353
4755932	Pinnacle Health Hospitals, Acct No 643012, P.O. Box 2353, Harrisburg, PA 17105-2353
4755934	+ Powell Rogers & Speaks, Acct No DR0851, P.O. Box 930, Harrisburg, PA 17108-0930
4755936	Premier Mental Health, Acct No 312, 3461 Market Street, Suite 102, Camp Hill, PA 17011-4412
4755937	Quest Diagnostics, Acct No 8529307864, P.O. Box 740775, Cincinnati, OH 45274-0775
5370549	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5370550	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
5239350	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5239351	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
5122091	+ Swatara Township Authority, PO Box 492, Harrisburg, PA 17108-0492
4755938	+ Trident Asset Management, Acct No 9008 96, P.O. Box 888424, Atlanta, GA 30356-0424
4755939	+ Tristan, Acct No TRA75694, 4220 Union Deposit Road, Harrisburg, PA 17111-2801
4780974	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5412280	+ Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX

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77042-4546

5412281 + Wilmington Savings Fund Society, FSB, Selene Finance, LP, 9990 Richmond Ave. Suite 400 South, Attn: BK Dept, Houston TX 77042
Wilmington Savings Fund Society, FSB 77042-4546

TOTAL: 45

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4786115	EDI: AIS.COM	Jul 16 2021 22:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4755905	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jul 16 2021 18:50:00	Berks Credit & Collection, Acct No BCCC 1007 0600 1055 ****, 900 Corporate Drive, Reading, PA 19605-3340
4755910	+ EDI: CCS.COM	Jul 16 2021 22:53:00	Credit Collection Services, Acct No 08 0387 11857, 2 Wells Avenue, Newton Center, MA 02459-3225
4755912	EDI: ECMC.COM	Jul 16 2021 22:53:00	ECMC, Acct No 5003 09**, P.O. Box 16408, Saint Paul, MN 55116-0408
4755915	+ Email/Text: bknotice@ercbpo.com	Jul 16 2021 18:50:00	Enhanced Recovery Company, Acct No 1323 5*** ****, P.O. Box 57547, Jacksonville, FL 32241-7547
4755921	EDI: IRS.COM	Jul 16 2021 22:53:00	Internal Revenue Service, Acct No ** ** 5664, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
4755925	+ Email/Text: Bankruptcies@nragroup.com	Jul 16 2021 18:50:00	National Recovery Agency, Acct No 2609 ****, 2491 Paxton Street, Harrisburg, PA 17111-1036
4796767	EDI: RECOVERYCORP.COM	Jul 16 2021 22:53:00	Orion Portfolio Services LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
5063796	+ EDI: RECOVERYCORP.COM	Jul 16 2021 22:53:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4755929	+ EDI: PENNDEPTREV	Jul 16 2021 22:53:00	PA Department of Revenue, Acct No 5664, Bureau of Compliance - Enforcement, Strawberry Square, 6th fl, Harrisburg, PA 17128-0001
4755929	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2021 18:50:00	PA Department of Revenue, Acct No 5664, Bureau of Compliance - Enforcement, Strawberry Square, 6th fl, Harrisburg, PA 17128-0001
4760565	EDI: PENNDEPTREV	Jul 16 2021 22:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4760565	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 16 2021 18:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
4790760	EDI: RECOVERYCORP.COM	Jul 16 2021 22:53:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4755940	+ EDI: VERIZONCOMB.COM	Jul 16 2021 22:53:00	Verizon, Acct No 9008 96** ****, 500 Technology Drive, Suite 300, Saint Charles, MO 63304-2225
4783816	+ EDI: WFFC.COM	Jul 16 2021 22:53:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
4755941	+ EDI: WFFC.COM	Jul 16 2021 22:53:00	Wells Fargo Home Mortgage, Acct No 0508006855, P.O. Box 10335, Des Moines, IA 50306-0335

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4906152		BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400, IRVING, TX 75038, 972-347-4350, BSI FINANCIAL SERVICES, 1425 GREENWAY DRIVE, SUITE 400
4800084		PPL Electric Utilities, 827 Hausman Road, Allentow

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2021 at the address(es) listed below:

Name	Email Address
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB cwohlab@raslg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James M Bach	on behalf of Debtor 1 Edward R. Christini JMB@JamesMBach.com staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
James M Bach	on behalf of Debtor 2 Myrlann L. Christini JMB@JamesMBach.com staff@jamesmbach.com;staff@ecf.courtdrive.com;r39038@notify.bestcase.com
Jerome B Blank	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com
Joseph P Schalk	on behalf of Creditor Wells Fargo Bank N.A. S/B/M To Wachovia Bank, N.A. F/K/A First Union National Bank joseph.schalk@usdoj.gov, ustpregion03.ha.ecf@usdoj.gov
Mario John Hanyon	on behalf of Creditor BSI FINANCIAL SERVICES pamb@fedphe.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com, mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Morgan Stanley Mortgage Capital Holdings LLC bkgroup@kmlawgroup.com
Recovery Management Systems Corporation	claims@recoverycorp.com
Steven P. Kelly	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its Individual Capacity but Solely as Trustee for Brougham Fund II Trust skelly@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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William Edward Miller

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its Individual Capacity but Solely as
Trustee for Brougham Fund II Trust wmiller@friedmanvartolo.com, wedwardmiller@gmail.com

TOTAL: 13

Information to identify the case:

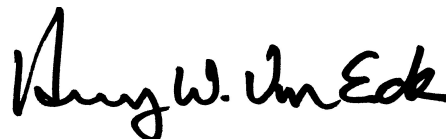
Debtor 1	Edward R. Christini	Social Security number or ITIN	xxx-xx-5664
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Myrlann L. Christini	Social Security number or ITIN	xxx-xx-8390
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-00746-HWV			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward R. Christini

Myrlann L. Christini
fka Myrlann L. Schneider**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Patricia Ratchford, Deputy Clerk7/16/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.